FORM B1					ruptcy C hird Divis				Voluntary Petition
Name of Deb BLACK, Pa	otor (if individ	lual, enter I	Last, First,	Middle):		Name of	Joint Debte	or (Spouse) (Las	t, First, Middle):
	mes used by tried, maiden,			ó years		1		ed by the Joint I aiden, and trade	Debtor in the last 6 years names):
(if more than one	XXX	-xx-7710	-			(if more tha	n one, state all):	mplete EIN or other Tax I.D. No.
16318 GE	ss of Debtor (RMANE COL JNT, MN 550	JRT	et, City, Stat	e & Zip Co	de):	Street Ad	dress of Joi	int Debtor (No. &	z Street, City, State & Zip Code):
	esidence or of ce of Business		OTA				f Residence Place of B		
Mailing Add	ress of Debtor	(if differer	nt from stre	et address):		Mailing .	Address of	Joint Debtor (if	different from street address):
	Principal Asse com street add								
Debtor preceding	ng the date of	iciled or ha this petition	n or for a l	onger part o	of such 180	lays than	n any other		District for 180 days immediately vistrict.
☐ Individu☐ Corpora☐ Partners☐ Other_	tion	otor (Check	☐ Rai ☐ Sto ☐ Cor		oker	☐ Cha	the pter 7 pter 9	e Petition is File Cha	kruptcy Code Under Which ed (Check one box) apter 11
Consum	Nature er/Non-Busin	of Debts (Check one			■ Eal	Eilina Eas	Filing Fee (C	heck one box)
						☐ Fili		e paid in installme	ents (Applicable to individuals only.)
☐ Debtor	oter 11 Small is a small bus	iness as def	fined in 11	U.S.C. § 1	01	cert	ifying that tl	he debtor is unab	for the court's consideration le to pay fee except in installments.
	is and elects t C. § 1121(e)		lered a sma	ll business i	under			See Official Forr Ind 210997 ***	n No. 3.
	Iministrative estimates that				ution to una	aurad ara	litore		THIS SPACE IS FOR COURT USE ONLY
Debtor	estimates that, no funds avail	, after any	exempt proj	perty is exc	luded and ac			paid, there	
Estimated Nu	imber of Cred	itors	1-15)-99 100-199	200-999	1000-over		
Estimated As	sets			_					
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 \$10 millio		on \$	50,000,001 to 100 million	More than \$100 million	
Estimated De						•			
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 \$10 millio			50,000,001 to 100 million	More than \$100 million	

Date

United States Bankruptcy Court District of Minnesota Third Division

In re	PAUL T. BLACK			Case No		
-		Deb	tor			
				Chapter	13	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	240,000.00			
B - Personal Property	Yes	3	16,075.00			
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	1		208,918.00		
E - Creditors Holding Unsecured Priority Claims	Yes	2		2,375.00		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		31,539.00		
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1			5,030.00	
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,795.00	
Total Number of Sheets of ALL Schedules		16				
	Т	otal Assets	256,075.00			
		1	Total Liabilities	242,832.00		

In re	PAUL T. BLACK	Case No.
_		

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Lot Fifty-nine (59), Block Two (2), Donnay's Valley Park, according to the plat thereof on file and of record in the office of the Register of Deeds. Dakota County.	HOMESTEAD	-	240,000.00	199,873.00

Sub-Total > 240,000.00 (Total of this page)

Total > 240,000.00

(Report also on Summary of Schedules)

Minnesota.

In re	PAUL	Τ.	BI A	CK
111 10	. ,		DL/ (\sim . \sim

euse 110:

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		rthwest Airlines Employees Federal Credit Union ecking-\$5 & savings-\$100	-	105.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings,	Но	usehold goods and furnishings	-	2,195.00
	including audio, video, and computer equipment.	Tab sno	ole saw and misc. tools-\$200, lawn mower-\$100, ow blower-\$100	-	400.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	We	aring Apparel	-	100.00
7.	Furs and jewelry.	We	dding band	-	25.00
8.	Firearms and sports, photographic, and other hobby equipment.	Car	mcorder	-	100.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
				Sub-Tota	al > 2,925.00
			(Tota	al of this page)	_,,,

2 continuation sheets attached to the Schedule of Personal Property

In re	PAUL T. BLACK
111 10	I MOL I. DLMON

Case No.

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Χ			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing		Northwest Airlines pension-\$2,100 (not property of estate) no value	-	0.00
	plans. Itemize.		401(k)-\$3,000 (not property of estate) no value	-	0.00
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Χ			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Χ			
15.	Accounts receivable.	Χ			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	Χ			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total >	0.00
(Total of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re	PAUL T. BLACK
111 10	I AUL I. DEAU

Case No.

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Joe Kelly, Esq. owes me	-	500.00
21.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
22.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Chevrolet C 3500	-	10,000.00
24.	Boats, motors, and accessories.	Χ			
25.	Aircraft and accessories.	Χ			
26.	Office equipment, furnishings, and supplies.	Х			
27.	Machinery, fixtures, equipment, and supplies used in business.		Mechanics tools	-	2,000.00
28.	Inventory.	Χ			
29.	Animals.	Χ			
30.	Crops - growing or harvested. Give particulars.	Х			
31.	Farming equipment and implements.	Х			
32.	Farm supplies, chemicals, and feed.	Χ			
33.	Other personal property of any kind		Drum set	-	350.00
	not already listed.		Computer	-	300.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

| Sub-Total > 13,150.00 (Total of this page) | Total > 16,075.00

(Report also on Summary of Schedules)

n re	PAUL	Т.	BL	.ACK

Case No.		

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property Lot Fifty-nine (59), Block Two (2), Donnay's Valley Park, according to the plat thereof on file and of record in the office of the Register of Deeds, Dakota County, Minnesota.	Minn. Stat. §§ 510.01	40,127.00	240,000.00
Household Goods and Furnishings Household goods and furnishings	Minn. Stat. § 550.37(4)(b)	2,195.00	2,195.00
Table saw and misc. tools-\$200, lawn mower-\$100, snow blower-\$100	Minn. Stat. § 550.37(4)(b)	400.00	400.00
Wearing Apparel Wearing Apparel	Minn. Stat. § 550.37(4)(a)	100.00	100.00
Interests in IRA, ERISA, Keogh, or Other Pension or P Northwest Airlines pension-\$2,100 (not property of estate) no value	rofit Sharing Plans Minn. Stat. § 550.37(24)	0.00	0.00
401(k)-\$3,000 (not property of estate) no value	Minn. Stat. § 550.37(24)	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 1994 Chevrolet C 3500	Minn. Stat. § 550.37(12a)	955.00	10,000.00
Machinery, Fixtures, Equipment and Supplies Used in Mechanics tools	Business Minn. Stat. § 550.37(6)	2,000.00	2,000.00

In re	PAUL T. BLACK	Case No
_		Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITOD'S NAME	CO	Hu	sband, Wife, Joint, or Community		C O	U [N I	7	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	J C H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALU OF PROPERTY SUBJECT TO LIEN	Ξ	NT I NG F	L S I F Q I U T	S	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.			THIRD MORTGAGE ON		Т	A T E D	ſ		
BENEFICIAL FINANCE PO BOX 4153-K CAROL STREAM, IL 60197	х	-	HOMESTEAD						
	_	╀	Value \$ 240,000.00	_	+	+	4	29,205.00	0.00
Account No. FAIRBANKS CAPITAL CORP PO BOX 551170 JACKSONVILLE, FL 32255-1170		-	REAL ESTATE MORTGAGE ON HOMESTEAD						
			Value \$ 240,000.00					136,404.00	0.00
Account No.			SECOND MORTGAGE ON						
HOMEQ PO BOX 13716 SACRAMENTO, CA 95853-3716		-	HOMESTEAD						
			Value \$ 240,000.00					34,264.00	0.00
Account No.			SECURITY AGREEMENT ON						
NWA FEDERAL CREDIT UNION 14985 GLAZIER AVENUE APPLE VALLEY, MN 55124		-	1994 Chevrolet 3500						
			Value \$ 10,000.00					9,045.00	0.00
0 continuation sheets attached	•	•	(Total			tal age)	,	208,918.00	
			(Report on Summary o	Sch		otal iles)		208,918.00	

In re	PAUL T. BLACK	Case No.
-		Debtor ,

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

"Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ■ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors

of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1	continuation	sheets	attached
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In re	PAUL T. BLACK	Case No	
		Debtor	

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME,	C	lusband, Wife, Joint, or Community	CO	U N L	D		
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	AND CONSIDERATION FOR CLAIM	NT NGENT	QULD	U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.		PROPERTY TAXES	 `	A T E D			
DAKOTA COUNTY TREASURER-AUDITOR ADMINISTRATION CENTER 1590 HWY 55 HASTINGS, MN 55033				В		1,510.00	1,510.00
Account No.		2003					
INTERNAL REVENUE SERVICE STOP 5700 316 N ROBERT ST ST PAUL, MN 55101		TAXES					
	4		_		-	81.00	81.00
Account No.		2003					
MN DEPT OF REVENUE 551 BKCY SECTION CEU DEPT PO BOX 64447 ST PAUL, MN 55164	-	TAXES					
	\downarrow		_		<u> </u>	784.00	784.00
Account No.							
Account No.							
Sheet _1 of _1 continuation sheets attac Schedule of Creditors Holding Unsecured Prior		.0	Subt his			2,375.00	
		(Report on Summary of Sc		ota lule		2,375.00	

In re	PAUL T. BLACK	Case No
•		Debtor ,

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		C O	U	D I	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J W	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	,	ロストースGEス	,U-CD-rzc	SPUTED	AMOUNT OF CLAIM
Account No.		T	NSF CHECK		T	A T E		
AMERICOLLECT PO BOX 1566 MANITOWOC, WI 54221-1566		-	RAINBOW FOODS			ED		103.00
Account No.		T	CREDIT CARD PURCHASES					
AOL VISA PO BOX 94014 PALATINE, IL 60094-4014		-						7,198.00
Account No.		T	MEDICAL					
APPLE VALLEY MEDICAL CTR 14655 GALAXIE AVE APPLE VALLEY, MN 55124		-						
								368.00
Account No.			CREDIT CARD PURCHASE					
ASPIRE VISA PO BOX 105341 ATLANTA, GA 30348		-						
								2,035.00
_3 continuation sheets attached			(Tot	Su l of thi				9,704.00

In re	PAUL T. BLACK		Case No.	
_		Dehtor		

(Continuation Sheet)

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community		U] [P	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J H M	IS SUBJECT TO SETOFF, SO STATE.	NT I NGENT	i C		S P U T	AMOUNT OF CLAIM
Account No.			LOAN	Т	E			
CITIFINANCIAL PO BOX 17099 BALTIMORE, MD 21297-0194		-						2,835.00
Account No.	Г		COLLECTION		T	Ť		
DAKOTA COUNTY COLLECTIONS 1590 HWY 55 HASTINGS, MN 55033-2372		-						414.00
	L				1	_		414.00
Account No. DISCOVER PO BOX 30395 SALT LAKE CITY, UT 84130-0395		-	CREDIT CARD PURCHASES					4,787.00
Account No. HEALTHEAST TRANSPORTATION 481 FRONT AVE		-	MEDICAL					
SAINT PAUL, MN 55117								555.00
Account No.			CREDIT CARD PURCHASES					
HOUSEHOLD BANK PO BOX 5222 CAROL STREAM, IL 60197-5222		-						863.00
Sheet no. 1 of 3 sheets attached to Schedule of	_	_	ı	Sub	otot	al	\forall	
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge	١	9,454.00

In re	PAUL T. BLACK	Case No.	
_		Debtor	

(Continuation Sheet)

CREDITOR'S NAME,	CO	Ηu	usband, Wife, Joint, or Community		U	[2	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDA	F U	SP UTED	AMOUNT OF CLAIM
Account No.		Г	ALLIED INTERSTATE		T		Γ	
Representing:	l		PO BOX 361343	\vdash	D	+	4	
HOUSEHOLD BANK			COLUMBUS, OH 43236					
Account No.	\vdash	_	CREDIT CARD PURCHASES		_	t	\dagger	
HOUSEHOLD BANK								
PO BOX 4155		-						
CAROL STREAM, IL 60197-4155	l							
								300.00
Account No.		T	CREDIT CARD PURCHASES	T	T	Ť	7	
	1							
MBNA AMERICA PO BOX 15137		_						
WILMINGTON, DE 19886-5137								
·								
								7,617.00
Account No.			MEDICAL			Ī	T	
PARK NICOLLET CLINIC								
PO BOX 9104		-						
MINNEAPOLIS, MN 55480-9104								
		L		\perp	L	╽	╛	483.00
Account No.	l		CREDIT CARD PURCHASES					
SEARS								
86 ANNEX		-						
ATLANTA, GA 30386								
								2,181.00
Sheet no. 2 of 3 sheets attached to Schedule of			•	Sub	tota	al	7	40 504 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	paş	ge`) [10,581.00

In re	PAUL T. BLACK	Case No
-	Debtor	 ,

(Continuation Sheet)

CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	CO	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	ONT INGENT	NL-QU-DA	DISPUTED	AMOUNT OF CLAIM
Account No.			CREDIT CARD PURCHASES	Т	T E D		
WICKS DEPT 7680 CAROL STREAM, IL 60116-7680		-			D		1,800.00
A AV	╀	┝		-		┢	1,000.00
Account No.							
Account No.		T					
Account No.							
Account No.	1						
Sheet no. 3 of 3 sheets attached to Schedule of	_	1		Subt	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				1,800.00
					ota		04.500.00
			(Report on Summary of So	hed	lule	es)	31,539.00

In re PA	AUL T. BLACK	Case No)

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re	PAUL T. BLACK		Case No.
_		Debtor	
		SCHEDULE H. CODEBTO	RS
D	coxide the information requested a	ongorning any parson or antity other than a snowed in	a a joint ages, that is also lighle on any debts listed by

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.		
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
JEANNE M BLACK 16318 GERMAINE COURT ROSEMOUNT. MN 55068	BENEFICIAL FINANCE PO BOX 4153-K CAROL STREAM, IL 60197	

In re	PAUL T. BLACK	Case No.
		· · · · · · · · · · · · · · · · · · ·

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

whether of not a joint pentio	on is theu, unless the spouses are separated and a joint pe	ention is in	ot med.		
Debtor's Marital Status:	DEPENDENTS OF DI	EBTOR A	ND SPOUSE		
	RELATIONSHIP	A	GE		
		6			
Morriod		9	0		
Married		1 1			
		''	5		
EMPLOYMENT:	DEBTOR	I	SPOUS	Ē	
Occupation Me	echanic Age 39	Assembl	er		
Name of Employer No	orthwest Airlines	Cypress	Semi-Conductor		
How long employed 16	years				
Address of Employer Blo	pomington, MN	Blooming	gton, MN		
INCOME: (Estimate of a	average monthly income)		DEBTOR		SPOUSE
	ges, salary, and commissions (pro rate if not paid mont	thly) \$		\$	2,081.00
	ne	-	0.00	\$	0.00
		<u> </u>	6,192.00	<u> </u>	2,081.00
LESS PAYROLL DE		Ψ-	0,102.00	<u>Ψ</u>	2,001.00
	ocial security	\$	1,849.00	\$	520.00
•		\$_ \$	30.00	\$	0.00
c. Union dues			62.00	\$	0.00
d. Other (Specify) Child support			782.00	\$	0.00
u. Other (Speerry) Ciri		\$_ \$	0.00	\$ <u></u>	0.00
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	2,723.00	\$	520.00
TOTAL NET MONTHLY	TAKE HOME PAY	\$	3,469.00	\$	1,561.00
Regular income from open	ration of business or profession or farm (attach detailed	. <u> </u>	<u> </u>		
		\$_	0.00	\$	0.00
Income from real property		\$_	0.00	\$	0.00
Interest and dividends		\$_	0.00	\$	0.00
Alimony, maintenance or	support payments payable to the debtor for the debtor's	use			
or that of dependents liste	d above	\$_	0.00	\$	0.00
Social security or other go					
(Specify)		\$_	0.00	\$	0.00
		\$_	0.00	\$	0.00
	ome	\$_	0.00	\$	0.00
Other monthly income		ф	0.00	ď	0.00
(Specify)		\$_ ¢	0.00	\$ \$	0.00
TOTAL MONTHLY INC	OMF	\$	3,469.00	<u>\$</u>	1,561.00
		Φ_			
TOTAL COMBINED MC	ONTHLY INCOME \$5,030.00		(Report also on Sur	nmary o	oi scheaules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

PAUL T. BLACK	Case No.	
---------------	----------	--

In re

Debtor

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Rent or home mortgage payment (in					\$	2,081.00
Are real estate taxes included?			X			
Is property insurance included?	Yes	No	X			
Utilities: Electricity and heating fue	1				\$	250.00
Water and sewer					\$	35.00
Telephone					\$	75.00
Other Cable					\$	75.00
Home maintenance (repairs and upke	eep)				\$	100.00
Food					\$	600.00
Clothing					\$	150.00
Laundry and dry cleaning	 .				\$	60.00
Medical and dental expenses					\$	135.00
Fransportation (not including car pay						
Recreation, clubs and entertainment,						
Charitable contributions						
Insurance (not deducted from wages					· · · · · · · · · · · · · · · · · · ·	
Homeowner's or renter's .					\$	92.00
Life						
Health					\$	0.00
Auto					· —	100.00
Other				···	\$	0.00
Taxes (not deducted from wages or i					¢	100.00
(Specify) Property tax		1 . 1' .	1		· · · · · • • • • • • • • • • • • • • •	126.00
Installment payments: (In chapter 12 Auto			•			313.00
Other						
Other						0.00
Other						
Alimony, maintenance, and support						
Payments for support of additional d	•					
Regular expenses from operation of	•					
	· 1		`	· · ·	· ·	
Other						0.00
ГОТАL MONTHLY EXPENSES (R	eport also on S	ummary of	Schedules)		[\$_	4,795.00
FOR CHAPTER 12 AND 13 DEBTO	-					
rovide the information requested bel	ow, including w	hether plar	payments are	to be made bi-wee	kly, monthly	, annually, or at
ther regular interval.						
A. Total projected monthly income				\$_	5,03	30.00
B. Total projected monthly expenses				\$_	4,79	95.00
C. Excess income (A minus B)				\$_	23	35.00

United States Bankruptcy Court District of Minnesota Third Division

In re	PAUL T. BLACK		Case No.	
		Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			d the foregoing summary and schedules, consisting of ad that they are true and correct to the best of my
Date	May 20, 2004	Signature	/s/ PAUL T. BLACK PAUL T. BLACK Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 7 (12/03)

United States Bankruptcy Court District of Minnesota Third Division

In re	PAUL T. BLACK		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$27,600.00	SOURCE (if more than one) H: Employment 2004 year to date
\$83,349.00	2003 (combined income)
\$104,496.00	2002 (combined income)
\$2,240.00	W: Employment 2004 year to date
\$0.00	2003 (see above)
\$0.00	2002 (see above)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$12,300.00 Distribution from pensions/annunities - 2003

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL

OWING

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

DISPOSITION

AND LOCATION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND

VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUM STANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE HOGLUND CHWIALKOWSKI GREEMAN & **BERGMANIS** P.O. BOX 130938 ROSEVILLE, MN 55113

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Filing fee in the amount of \$194.00 paid from the debtor's earnings prior to the filing of this

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR Third party

DATE August 2003 DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
We sold a 1934 Ford for \$8,000 and used the money for mortgage payments and to pay bills.

Third parties

I sold \$2,000 worth of tools throughout the past year and used the money for mortgage payments and living expenses.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENT AL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

NAME

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER

I.D. NO. (EIN) ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING
DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury	that I have read the answers c	ontained in the foregoing statement	of financial affairs and any	attachments thereto
and that they are true and correct.				

Date	May 20, 2004	Signature	/s/ PAUL T. BLACK	
			PAUL T. BLACK	
			Debtor	
Penalty	for making a false statement: Fine of up to	\$500,000 or imprison	ment for up to 5 years, or both	. 18 U.S.C. §§ 152 and 3571

UNITED STATES BANKRUPTCY COURT - DISTRICT OF MINNESOTA

In re: PAUL T. BLACK

Debtor(s).

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)

The undersigned, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and § 329 (a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable rules.

2. (a) The filing fee paid by the undersigned to the clerk for this case is:

(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is

(c) Prior to filing this statement, the debtor(s)* paid to the undersigned:

(d) The unpaid balance due and payable by the debtor(s) to the undersigned is*:

*See No. 5 below

\$ 194.00

\$ none

(1,250.00)

\$ 1,250.00

- 3. The services rendered or to be rendered include the following: (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code; (b) preparation and filing of the petition, exhibits, attachments, schedules, statements, and lists and other documents required by the court; (c) representation of the debtor(s) at the meeting of creditors; and (d) other services reasonably necessary to represent the debtor(s) in this case.
- 4. Examples of services that are **not** reasonably necessary to represent the debtor in this case include, but are not limited to: filing proofs of claim with the court; filing rescission documents with the court; representing the debtor at reaffirmation approval hearings, lien avoidance actions or other contested matters in which an attorney may appear or represent debtor(s) before the Bankruptcy Court; removing judgments on discharged debts from court records; and correcting errors on credit bureau reports or with other credit agencies. If the undersigned agrees to represent debtor(s) in such matters, debtor(s) agree to pay additional attorneys fees at the rate of \$225.00 per hour with an appropriate retainer to be set by the undersigned and paid before work is initiated on the matter. In addition, in joint cases, both spouses are jointly and severally liable for all fees charged in connection with the case, and if one party fails to pay, the other agrees to pay the total amount due. All fees are due and payable whether or not debtor(s) attend(s) the First Meeting of Creditors and/or receive(s) a discharge.
- 5. The source of all payments by the debtor(s) to the undersigned was or will be from the earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s).
- 6. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: MAY 7 2004	
Acknowledged:	Hoghney Chwialkowski, Greeman & Bergmanis P.L.L.C.
Debtor	P.O. Box 130938 Roseville, Minnesota 55113 (651) 628-9929
Joint Debtor	